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Application Number	09/730,165
Filing Date	12/15/2002
First Named Inventor	Harman
Title	E-Commerce Risk Policy (Patent)
Art Unit	3713
Examiner Name	Boek Kati
Attorney Docket Number	

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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/95)

SIGNATURE of Applicant or Assignee of Record

Name	Matthew C. Harman		
Signature	Matthew C. Harman		
Date	5/21/4	Telephone	(818) 715-9870

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representatives are required. Submit multiple forms if more than one signature is required, see below.

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